

YOUR ADVANTAGE:

Having a plan designed to work for you.



2018 Benefit Plan NMRHCA

Why UnitedHealthcare?

UnitedHealthcare is here for you.

At UnitedHealthcare, we can help you understand what you can do to make the most of your plan. We help connect you to the care you need, when you need it. And we are dedicated to giving you the programs, resources and tools to help you live a healthier life.

Plan Benefits

Medicare Advantage

National PPO Plans



Your Medicare Advantage plan



The advantages of a single plan.

Medicare Advantage (Part C) plans are provided through private insurers, like UnitedHealthcare. They include Part A and Part B coverage and often Part D — all in one plan. Medicare Advantage plans also generally offer additional benefits beyond doctor and hospital visits.



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

- Doctor's visits
- Outpatient care
- Screenings and shots
- Lab tests



Prescription drug coverage

- Included in many Medicare Advantage plans



Additional benefits, programs and features

- May be bundled with the plan

Your doctors (National PPO)

- ✓ Large network of doctors, specialists and hospitals.
- ✓ There's a chance your doctor is already part of our network. To find out, consult our online Provider Directory at www.UHCRetiree.com.
- ✓ If your doctor is in the network, he or she must accept this plan if you are a current patient. If your doctor is not in our network, he or she may choose not to treat you unless it is an emergency.
- ✓ If you need help finding a doctor, we're here to help. Just call us.

UnitedHealthcare Group Medicare Advantage National PPO plan

Benefit Coverage	Plan I	Plan II
Primary care provider (PCP) office visit	\$5.00 copay in or out-of-Network	\$5.00 copay in or out-of-Network
Specialist office visit	\$25.00 copay in or out-of-network	\$25.00 copay in or out-of-network
Urgently needed care	\$20.00 copay in or out-of-network	\$20.00 copay in or out-of-network
Inpatient hospitalization	\$250 copay per admit In our out-of-network	\$250 copay per admit In our out-of-network
Outpatient surgery	\$100 copay in or out-of-network	\$100 copay in or out-of-network

Your Part D Prescription Drug plan (PDP) Plan I

Tier	Prescription Drug Type	Your Costs	
		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Full Coverage in the Gap			
Tier 1	Generic and some Brands	\$15 copay	\$30 copay
Tier 2	Preferred Brands and some generics	\$35 copay	\$70 copay
Tier 3	Non-Preferred Brands and some generics	\$70 copay	\$140 copay
Tier 4	Specialty Drugs and some generics	\$70 copay	\$140 copay

Your Part D Prescription Drug plan (PDP) Plan II

Tier	Prescription Drug Type	Your Costs	
<p>In the coverage gap (\$3,750) you pay 35% of brand name drugs and 44% of the price for generic drugs.</p>		Retail (30-day supply)	Preferred Mail Order (90-day supply)
Tier 1	Generic and some Brands	\$10 copay	\$20 copay
Tier 2	Preferred Brands and some generics	\$20 copay	\$40 copay
Tier 3	Non-Preferred Brands and some generics	\$35 copay	\$70 copay
Tier 4	Specialty Drugs and some generics	\$35 copay	\$70 copay

UnitedHealthcare's Virtual Doctor Visits



See a doctor using your computer, tablet or mobile phone

UnitedHealthcare's Virtual Doctor Visits lets you choose to see and speak to specific doctors using your computer or a mobile device, like a tablet or smartphone, from wherever you can access a strong Internet connection. These doctors are special providers that have the ability to offer virtual medical visits.

During a virtual visit you can ask questions, get a diagnosis and the doctor can even prescribe medication¹ that, if appropriate, can be sent to your pharmacy.

You can find a list of participating virtual medical doctors online at www.UHCRetiree.com.



¹Doctors can't prescribe medications in all states.

Fitness Program



Get active and have fun with SilverSneakers® Fitness¹

Designed for all fitness levels and abilities, SilverSneakers® includes access to exercise equipment, classes and more than 14,000 participating locations. SilverSneakers® signature classes, offered at select locations, are led by certified instructors trained specifically in adult fitness and include a range of options from using light hand weights to more intense circuit training.

At-home kits are offered for members who want to start working out at home or for those who can't get to a fitness location due to injury, illness or being homebound.

NurseLineSM



You're never alone.

Whether you have questions about a medication or have a health concern in the middle of the night, with NurseLineSM a nurse answers your call 24 hours a day.

Services include:

- Help choosing a doctor
- Tips on how to help control diabetes, blood pressure or high cholesterol
- Reviewing your medications and exploring how to save money on prescriptions
- Connecting you with community resources
- Choosing appropriate medical care

Solutions for Caregivers*



Extra support for those who take care of others

- ✓ Get helpful advice and decision-making support from a professional care manager.
- ✓ Have a registered nurse perform an in-person health overview of the person you are caring for.
- ✓ Work together to create a custom plan that may address both your needs and the needs of the person you are caring for.
- ✓ Get help to find and arrange community-based programs and services for your specific needs.
- ✓ Access educational resources, discounted products and services online.

*Solutions for Caregivers assists in coordinating community and in-home resources. The final decision about your care arrangements must be made by you. In addition, the quality of a particular provider must be solely determined and monitored by you. Information provided to you about a particular provider does not imply and is in no way an endorsement of that particular provider by Solutions for Caregivers. The information on and the selection of a particular provider has been supplied by the provider and is subject to change without written consent of Solutions for Caregivers.

UHCRetiree.com

After your coverage begins, register online at **UHCRetiree.com** to access plan information, materials, programs and more.

- ✓ Look up your latest claim information
- ✓ Review benefit information and plan materials
- ✓ Review your personal health record
- ✓ Print a temporary member ID card and request a new one
- ✓ Search for network doctors
- ✓ Search for drugs and see how much they cost under your plan
- ✓ Learn about health and wellness topics and sign up for healthy challenges based on your interests and goals
- ✓ Sign up to get your Explanation of Benefits online



Thank You

We look forward to welcoming you to our Medicare family.

